

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Karen I. Ruby**  
Debtor(s)

Bankruptcy Case No.: 16-21712-CMB

Chapter: 13  
Docket No.: 49 – 48  
Concil. Conf.: February 1, 2018 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **January 2, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 16, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **February 1, 2018 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 15, 2017

cm: All Creditors and Parties In Interest

Carlota M. Bohm  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Karen I. Ruby  
 Debtor

Case No. 16-21712-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Nov 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2017.

db +Karen I. Ruby, 605 Murdoch Street, Washington, PA 15301-5247  
 cr +PNC Bank, National Association, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C.,  
 1500 One PPG Place, Pittsburgh, PA 15222-5413  
 14225493 +Albert Ruby, 214 Cunningham School Road, Smock, PA 15480-1304  
 14285641 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of PA, P.O. Box 117, Columbus, OH 43216)  
 14225495 Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285  
 14225494 +Capital One Bank, c/o Weltman Weinberg & Reis, CO, LPA, Attn: William Molzcan, Esquire,  
 436 7th Ave #2500, Pittsburgh, PA 15219-1842  
 14225496 +City of Washington, c/o Portnoff Associates, 1000 Sandy Hill Road, Suite 150,  
 Norristown, PA 19401-4181  
 14225497 +City of Washington, c/o Portnoff Associates, P.O. Box 391, Norristown, PA 19404-0391  
 14242203 +City of Washington, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 14225498 +Dr. Webb & Associates, P.C., 42 East Maiden Street, Washington, PA 15301-4912  
 14225503 +PNC Bank, N.A., c/o Weltman Weinberg & Reis, CO, LPA, Attn: William Molzcan, Esquire,  
 436 7th Ave #2500, Pittsburgh, PA 15219-1842  
 14225501 PNC Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180  
 14225502 +PNC Bank, N.A., One Financial Parkway, Kalamazoo, MI 49009-8002  
 14225504 +Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708  
 14225505 +Rushmore Loan Management Services, 15480 Laguna Canyon Rd., Suite 100,  
 Irvine, CA 92618-2132  
 14225506 +Wells Fargo Mortgage, c/o Phelan Hallinan, 1617 John F Kennedy Blvd #1400,  
 Philadelphia, PA 19103-1814  
 14288252 +Wilmington Savings Fund Society, FSB, c/o Rushmore Loan Management Services, P.O. Box 55004,  
 Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14225499 E-mail/Text: cio.bncmail@irs.gov Nov 16 2017 01:35:11 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Wilmington Savings Fund Society  
 cr\* +City of Washington, c/o Portnoff Law Associates, Ltd, P.O. Box 3020,  
 Norristown, PA 19404-3020  
 14225500 ##+Manley Deas & Kochalski LLC, 1400 Goodale Blvd #200, Columbus, OH 43212-3777  
 TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2017 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor PNC Bank, National Association bsolomon@tuckerlaw.com,  
 agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com  
 Brett A. Solomon on behalf of Defendant PNC Bank N.A. bsolomon@tuckerlaw.com,  
 agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com

District/off: 0315-2

User: dsaw  
Form ID: 410

Page 2 of 2  
Total Noticed: 18

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Christopher M. Frye on behalf of Plaintiff Karen I. Ruby chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com  
Christopher M. Frye on behalf of Debtor Karen I. Ruby chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society bkgroup@kmlawgroup.com  
James R. Wood on behalf of Creditor City of Washington jwood@portnoffonline.com,  
jwood@ecf.inforuptcy.com  
Joshua I. Goldman on behalf of Creditor Wilmington Savings Fund Society  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9